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Attorney for Debtor(s)
Flora O Richards

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF CALIFORNIA

SACRAMENTO DIVISION

In re:)	Case No.: 08-37263-C-7
)	
)	MCN: NUU-1
Flora O Richards)	
)	DATE: N/A
)	TIME: N/A
)	JUDGE: KLEIN
Debtor(s))	COURTROOM: 35

**DECLARATION OF DEBTOR IN SUPPORT OF EX-PARTE MOTION TO REOPEN
CHAPTER 7 CASE**

I, FLORA O. RICHARDS filed a voluntary petition for relief under Chapter 7 of Title 11 of the United States Code on November 24, 2008. I received my discharge on April 20, 2009 and the case was consequently closed on April 24, 2009.

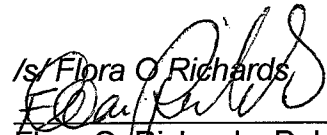
1. I had been negotiating a mortgage loan modification on my primary residence and have been advised by Bank of America, my mortgage lender that I am not eligible under the federal government's Home Affordable Modification Program and my home is on the verge of foreclosure.
2. I want to save my home and re-organize the arrears owed on the mortgage but I am not eligible to file a Chapter 13 Bankruptcy at this time.

1 3. I am informed that I can re-open my case, so as to stop the foreclosure and
2 pursue other alternative options.

3 4. In addition, upon review of my bankruptcy petition, it appears certain pertinent
4 information are missing. The Statement of Intentions is Blank and My
5 Statement of Financial Affairs failed to disclose Insurance settlement checks
6 paid to me through my Attorney, Robert Masuda.

7 5. I now seek to re-open my case in order to amend the schedules accurately and
8 seek alternate measures to save my home through my bankruptcy.

9 I declare under penalty of perjury that the foregoing is true and correct and that this
10 Declaration is executed on October 14, 2011, at Sacramento, California.

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14 Flora O. Richards, Debtor
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